

FIGURE 1

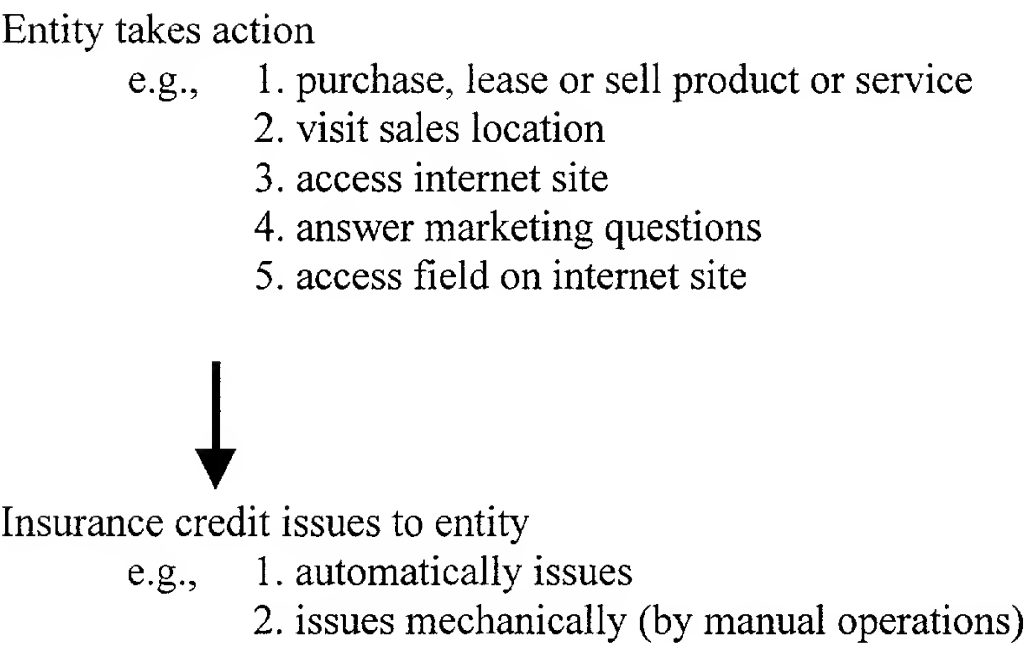


FIGURE 2

Insurance company makes insurance available for incentive awards by entity



Individual takes action desired by entity



Insurance credit awarded to individual

Insurance company makes insurance available for incentive awards by entity
Individual takes action desired by entity
Insurance credit awarded to individual

FIGURE 3

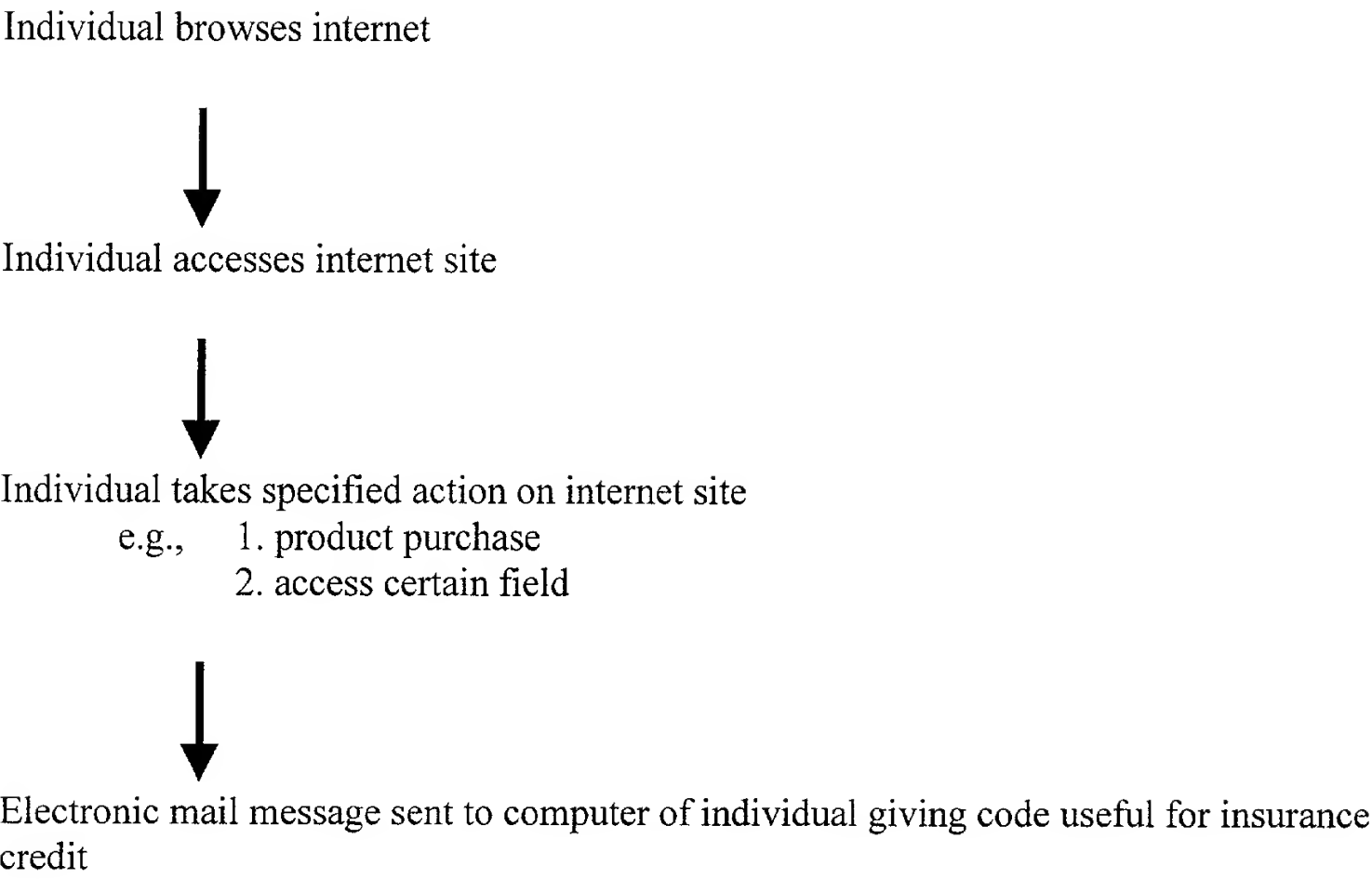


FIGURE 4

Individual visits store



Individual makes purchase of product



either

Product has code allowing insurance credit

or

Identity of individual ascertained

e.g., 1. He gives name and address (e-mail or street address), telephone number, etc.

2. Debit card or credit card used for purchase provide identifying information



Insurance credit transmitted to individual or to his insurance company

FIGURE 5

Individual uses credit card from participating credit card issuer



Individual makes purchase



Individual receives insurance benefit

- e.g.,
1. certain dollar amount credit towards purchase of insurance
 2. increase in coverage of existing insurance

FIGURE 6

Individual accesses internet site which includes information on his insurance coverage status



Individual accesses certain display field on internet site



Individual inputs code



Insurance status is displayed to individual